

Positive risk features

Here are some features that we will take into account to make our “on target” and “non-target” risks even more competitive.

Fleet Composition

- Mixed exposure

Driver Controls

- Established hiring & onboarding practices
- Experienced driver group
- Driver training & monitoring (MVRs)
- Low driver turnover

Safety Program

- Formal program with designated owner
- Incident / accident investigation and reporting with proper driver follow-up
- Member of relevant safety associations

Maintenance Controls

- Dedicated Maintenance Supervisor
- Proactive maintenance (regular checks and inspections)
- Good vehicle record keeping including defect and repair tracking

Carrier Profile/CVOR/PEVL

- Limited inspection issues
- Low percentage of moving violations
- No negative trends
- Better than industry average score and not currently in monitoring stage.

For more information, contact your underwriter or visit rsabroker.ca

On target

These are the specific areas within this segment for which we have a particularly strong appetite. These areas are some of our most competitive or profitable in this segment, and they are also areas in which we have a proven capability in both risk control and underwriting.



- ^ Business & Professional Services
 - △ Service providers, consulting/engineering firms
- ^ Contractors
 - △ Building, infrastructure, industrial
 - △ Including heavy vehicle exposure incumbent to the operation
- ^ Manufacturing/Wholesale
 - △ Including wholesale and retail deliveries
- ^ Corporate Fleets
 - △ Including sales fleets
- ^ Garage Exposures
 - △ Including incidental vehicle sales

Non-target

These are specific areas within this segment in which it is difficult for us to make a profit; however, each risk will be considered on a case-by-case basis depending on risk quality, claims experience and pricing.



- < Transportation of Dangerous Goods
 - < Risks with established track record of strong risk management.
 - < Commodities with low pollution exposure.
- < Government Fleets
 - < Dependent on fleet composition and risk management (passenger hazard & emergency vehicles)
- < Transportation
 - < Risks with established track record of strong risk management.
 - < Limited US and long-haul exposure
- < Canadian Domiciled US Exposure
 - < Up to 15% of total operations.

Non-written

These are the risks in this segment that we will not write or accept.



- v Time Sensitive Delivery Exposure
- v Garbage Trucks
- v Livestock
- v Log Carrying
- v Heavy Passenger Hazard Exposures
- v Daily Rentals
- v Towing
- v Dealerships (new and used)